

1. ABOUT YOUR COMPLETE WHEEL PROTECTION

Your **COMPLETE WHEEL** insurance is designed to keep the **Alloy Wheel(s)** and **Tyre(s)** fitted to **Your Vehicle** in good condition throughout the **Period of Cover**.

COMPLETE WHEEL insurance provides repairs or replacement **Alloy Wheel(s)** or **Tyre(s)** for unavoidable **Accidental** or **Malicious Damage** without affecting **Your** motor insurance.

The **Schedule** is subject to the terms of this Certificate and it shows the **Vehicle** that is covered by this **COMPLETE WHEEL** insurance.

You should read **Your Schedule** and this Certificate together.

We have listed words with special meanings in **Definitions** below. These words are printed in bold whenever they appear in

this Certificate.

We have listed the **Exclusions** that apply to **Your COMPLETE WHEEL** insurance below.

Please read this Certificate carefully as **Your** failure to comply with any of its terms may render **Your COMPLETE WHEEL** insurance invalid and could jeopardise the payment of any claim which might arise.

This Certificate tells **You** what is covered, how Tobell Insurance Services Limited will administer claims and other important information.

COMPLETE WHEEL insurance is underwritten by Qudos Insurance A/S.

2. ELIGIBILITY

You are eligible for **COMPLETE WHEEL** insurance if at the **Start Date** and during the **Period of Cover**:

2.1 **You** reside in the United Kingdom or the Channel Islands, or if **You** are a partnership, company or other legal entity **You** are registered in England and Wales, Northern Ireland, Scotland or the Channel Islands;

2.2 **We** have accepted **Your** application;

2.3 **You** have paid the premium including applicable taxes; and

2.4 **Your Vehicle** is not an excluded vehicle and does not exceed 3,500kg in weight.

3. DEFINITIONS

The following words will have the meanings described below wherever they appear in this Certificate.

Administrator: Tobell Insurance Services Limited. Whenever **You** contact them please quote the policy number which is on **Your Schedule**.

Accidental Damage: sudden and unforeseen damage.

Alloy Wheel(s): the original alloy wheels that were fitted to **Your Vehicle** on the date **You** purchased **Your Vehicle** and that remain on **Your Vehicle** throughout the **Period of Cover**.

Call Out Charge: a non refundable £10 fee payable to the **Repairer** to attend **Your Vehicle** to assess the **Accidental** or **Malicious Damage**.

Claims Limit: the maximum number of claims for repairs to or replacements of **Your Alloy Wheel(s)** or **Tyre(s)** **You** can make during the **Period of Cover**. **You** can make four (4) claims in a 12 month policy, eight (8) claims in a 24 month policy, or twelve (12) claims in a 36 month policy. **You** may not make more than four (4) claims in any one 12 month period. A separate **Claims Limit** applies to **Alloy Wheel(s)** and **Tyre(s)**.

'E' mark: the European recognised quality mark for tyres.

Excess: the first £10 of any claim payable by **You**. If **You** pay a

Call Out Charge in respect of a repair, the **Excess** will be waived for that repair. If the **Repairer** repairs more than one case of **Accidental** or **Malicious Damage** during a call out **You** will be charged an **Excess** for each additional repair.

Incident: the event that gave rise to the **Accidental** or **Malicious Damage**.

Malicious Damage: deliberate and intentional damage caused by a third party.

Period of Cover: the period as noted on **Your Schedule** for which **We** have agreed to provide **COMPLETE WHEEL** insurance in accordance with this Certificate.

Repairer: a company authorised by **Us** to carry out a repair to **Your Alloy Wheel(s)** and **Tyre(s)**.

Schedule: a document **We** will issue to **You** containing important information about **You**, **Your Vehicle**, the **Start Date**, the expiry date and the premium.

Start Date: the date on which **Your COMPLETE WHEEL** insurance starts as noted on **Your Schedule**.

Territorial Limits: United Kingdom or the Channel Islands.

3. DEFINITIONS (CONT.)

Tyre(s): the four tyres fitted to **Your Vehicle** plus the spare, including winter tyres.

Vehicle: the vehicle described in **Your Schedule**. Please note this **COMPLETE WHEEL** insurance does not cover the following vehicles in any circumstances; light commercial vehicles, delivery vehicles, panel vans and vehicles exceeding 3,500kg. The following types of vehicles are also excluded: motor cycles, scooters, three wheeled vehicles, kit-cars, quad bikes, caravans or motor homes, trailers, boats, vehicles used for hire or reward (for example taxis, self-drive hire or driving schools), delivery courier or a vehicle used in any sort of rally, speed testing, 4x4 off-roading, racing or any kind of competition or trial or any purpose in connection with the motor trade.

We/Us/Our: Qudos Insurance A/S. Qudos Insurance A/S is authorised and regulated by Finanstilsynet (The Danish FSA); Danish FSA number 53112. As an insurance company authorised

within the European Union Qudos Insurance A/S is permitted to conduct business in the United Kingdom. **You** can check this by visiting the Financial Conduct Authority website. Qudos Insurance A/S is registered in Denmark under company number 33956967 at registered office, Kongevejen 371, DK 2840 Holte, Denmark.

Wear & Tear - Alloy Wheel(s): general pitting, corrosion, discolouration, tar staining, neglect or a defect which the repairer advises is not the result of **Accidental** or **Malicious Damage**.

Wear & Tear - Tyre(s): a tyre has reached the end of its normal working life due to age, usage, defective steering, tyre imbalance, lack of maintenance or where the tread is less than 2mm across the full width of the tyre.

You/Your/Yourself: the person named on **Your Schedule**.

4. COVER PROVIDED

In return for the payment of the appropriate premium, **We** will provide **COMPLETE WHEEL** insurance subject to the terms of this Certificate up to the **Claims Limit** during the **Period of Cover**.

COMPLETE WHEEL insurance will contribute towards the cost of:

4.1 Tyre(s)

The repair to or replacement of **Your Tyre(s)** that sustain **Accidental** or **Malicious Damage**; and

4.2 Alloy Wheel(s)

The repair of **Your Alloy Wheel(s)** that sustain **Accidental** or **Malicious Damage**.

If **Your Alloy Wheel(s)** are not repairable **We** will pay **You** a contribution towards the replacement of **Your Alloy Wheel(s)** of up to £150 per **Alloy Wheel**.

If **We** make a contribution towards the replacement of **Your Alloy Wheel(s)** each such contribution will count as two claims towards the **Claims Limit**.

In the event of multiple cases of **Accidental** or **Malicious Damage** being caused by the same **Incident**, each repair or replacement will constitute a separate claim towards the **Claims Limit** and a separate **Call Out Charge** or **Excess** will be payable.

Repairs to **Alloy Wheel(s)** can only be carried out on the United Kingdom mainland, Jersey and Guernsey.

Punctures

The maximum **We** will pay to repair **Your Tyre(s)** is £50 including VAT.

Malicious Damage

If **Your Alloy Wheel(s)** or **Tyre(s)** suffer **Malicious Damage** **You** must report the **Incident** to the Police and obtain a crime reference number.

Recovery

If **Your Vehicle** needs recovering after the **Incident** **You** can claim up to £35 including VAT towards **Your** recovery costs only as part of a valid claim.

5. EXCLUSIONS

You will not be compensated for:

5.1 Damage:

5.1.1 that cannot be defined as **Accidental** or **Malicious Damage**;

5.1.2 to alloy wheels other than the original **Alloy Wheel(s)** fitted to **Your Vehicle**;

5.1.3 that occurs before the **Start Date**;

5.1.4 caused by **Wear & Tear - Alloy Wheel(s)** or **Tyre(s)**;

5.1.5 caused by faulty manufacture or design of **Your Alloy Wheel(s)** or **Tyre(s)**;

5.1.6 caused by a road traffic accident or where **Your Vehicle** is a total write off;

5.1.7 caused by improper use of **Your Vehicle**, incorrect tyre pressure or wheel miss-alignment; or

5.1.8 to **Tyre(s)** that do not carry an 'E' mark;

5.2 Claims in excess of the **Claims Limit**;

5.3 The **Excess** of £10 per repair unless **You** have paid a unless a **Call Out Charge**;

5.4 Any liability to any other party;

5.5 Any other costs that are indirectly caused by the **Incident** unless specifically stated as covered in this Certificate;

5.6 The theft of **Your Alloy Wheel(s)** or **Tyre(s)**;

5.7 **Accidental** or **Malicious Damage** covered by another insurance policy, warranty or guarantee;

5.8 Any repair work carried out without prior authorisation being given by the **Administrator** or **Us**;

5. EXCLUSIONS (CONT.)

5.9 **Accidental or Malicious Damage** caused outside the **Territorial Limits** or repairs required outside the United Kingdom mainland, Jersey or Guernsey;

5.10 Any consequence of war, invasion, terrorism, acts of foreign enemies, hostilities (whether war be declared or not) civil war, rebellion, revolution, insurrection, military or usurped power, confiscation or nationalisation or requisition or destruction of or damage to property by or under the order of any government or public or local authority;

5.11 Any legal liability of whatsoever nature, directly or indirectly

caused by or contributed to by or arising from ionizing radiation or contamination by radioactivity from any nuclear waste from the combustion of nuclear fuel, or the radioactive, toxic explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof;

5.12 **Accidental or Malicious Damage** directly occasioned by pressure waves caused by aircraft or other aerial devices travelling at supersonic speeds; or

5.13 **Accidental or Malicious Damage** reported more than thirty (30) days after the **Incident**.

6. GENERAL CONDITIONS

You must fulfil certain obligations in order to ensure that **Your COMPLETE WHEEL** insurance remains valid:

6.1. **You** must report **Your** claim within thirty (30) days of the **Incident**;

6.2. **You** must use all reasonable care to maintain **Your Vehicle** in an efficient and roadworthy condition and take all reasonable precautions to prevent or minimise loss or damage;

6.3. **You** must give **Us** true and complete information;

6.4. **You** must comply with **Our** reasonable requests;

6.5. **You** must follow the prescribed claims procedure as explained in this Certificate or by the **Administrator**;

6.6. **You** must inform **Us**, via the **Administrator**, if any of the details in **Your Schedule** are incorrect or need updating;

6.7 **You** must tell **Us** about anything that **You** have not yet disclosed but which may affect **Our** decision in accepting **Your COMPLETE WHEEL** insurance; and

6.8 **You** must tell **Us**, via the **Administrator**, about any changes which may be important for **Us** to continue providing **Your COMPLETE WHEEL** insurance.

Please note that **We** reserve the right to charge an administration fee for any changes to **Your** Certificate. This will be communicated to **You** by the **Administrator** at the time such changes are made.

7. CANCELLATION AND COOLING OFF PERIOD

7.1 **We** trust that **You** will be happy with **Your COMPLETE WHEEL** insurance. However, **You** have the right to cancel it within fourteen (14) days of receiving the Certificate without giving any reason. If **You** do so **We** will refund **Your** payment in full less the cost of any repairs undertaken.

In the event that **You** wish to cancel **Your COMPLETE WHEEL** insurance within the fourteen (14) day period please contact **Your** supplying dealer who will arrange for the refund.

7.2 If **You** cancel after the first fourteen (14) days of receipt of

Your Certificate, irrespective of whether or not **You** have made a claim no premium refund will be given.

7.3 **We** reserve the right to cancel **Your COMPLETE WHEEL** insurance in the event **You** do not pay the premium.

7.4 **We** reserve the right to cancel **Your COMPLETE WHEEL** insurance by giving **You** thirty (30) days notice at any stage during the **Period of Cover**. In this event **We** will refund **You** for the unexpired portion of **Your** premium.

8. AUTOMATIC TERMINATION

Your COMPLETE WHEEL insurance will automatically terminate on the earliest date one of the following events happen:

8.1 **You** dispose of, or transfer ownership of **Your Vehicle** to another party, and **You** do not inform **Us**; or

8.2 **You** dispose of, or transfer ownership of **Your Vehicle** to a garage, motor trader, auctioneers or similar company; or

8.3 **Your** Certificate expires as per **Your Schedule**;

8.4 **You** cease to be resident in the United Kingdom or the Channel Islands; or

8.5 The number of claims **You** have made reaches the **Claims Limit**.

9. HOW TO MAKE A CLAIM

9.1 When **You** become aware of any damage that could lead to a claim **You** must call the **Administrator** on 0114 321 9878 within thirty (30) days of the **Incident**. **You** must comply with the claims procedure as explained in this Certificate and by the **Administrator**.

9.2 In order to authorise a claim the **Administrator** will require:

9.2.1 **Your** personal and **Vehicle** details;

9.2.2 full details of the damage; and

9.2.3 confirmation that the damage falls within the definition of

Accidental or Malicious Damage.

9.3 **You** may be requested to provide the **Administrator** with a digital photo of the damage and documentation to support **Your** claim. **Your** photos can be emailed to completewheelclaim@tobell.co.uk

9.4 If a repair involves a call out **You** will have to pay the **Call Out Charge**. If **You** pay a **Call Out Charge** the **Excess** for that repair will be waived.

9. HOW TO MAKE A CLAIM (CONT.)

9.5 If the **Repairer** repairs more than one case of **Accidental** or **Malicious Damage** during a call out **You** must pay the **Excess** for each additional repair.

9.6 If **Your Vehicle** is not available for inspection at the time arranged with the **Repairer** an additional **Call Out Charge** will be payable for any subsequent appointment.

9.7 Upon receipt of the information requested in 9.2 and 9.3 the **Administrator** will review **Your** claim. If **Your** claim is covered by this Certificate the **Administrator** will authorise **Your** claim. Only **We** or the **Administrator** are mandated to authorise or reject claims.

9.8 **You** must allow the **Administrator** or **Us** (or **Our** authorised **Repairer**) access to inspect **Your Vehicle** if it is the subject of a claim.

9.9 If **You** are not satisfied that the repair has been properly completed do not sign the release form and contact the **Administrator** immediately.

9.10 **We** reserve the right to settle **Your** claim in cash in lieu of arranging a repair of **Your Alloy Wheel(s)** or **Tyre(s)**.

Emergency Tyre Repairs

In the event **You** must repair or replace **Your Tyre(s)** in an emergency **You** must retain the damaged **Tyre(s)** and receipts for the **Administrator's** inspection.

Diamond/Laser Cut Alloy Wheel(s)

It may be necessary for **You** to remove **Your Alloy Wheel(s)** from **Your Vehicle** so that **We** can collect them and send them to a specialist **Repairer**. The repair may take up to ten (10) working days.

COMPLETE WHEEL insurance does not cover **You** for any other costs **You** incur whilst **Your Alloy Wheel(s)** are being repaired, or as a result of **Your Alloy Wheel(s)** being removed from **Your Vehicle**.

10. ENQUIRIES OR COMPLAINTS

We always aim to provide a first class standard of service. However, if **You** are dissatisfied **You** should in the first instance address **Your** enquiry to the **Administrator** quoting **Your** policy number by telephone: 0114 321 9879, or by email: customerservices@tobell.co.uk

The **Administrator** will acknowledge **Your** complaint within five (5) business days of receiving it and it will do its best to resolve the matter within two (2) weeks.

If **You** are dissatisfied with the response **You** receive in relation to **Your** complaint or **Your** complaint is not resolved within eight (8) weeks **You** have the right to refer **Your** complaint to the Financial Ombudsman Service:

The Financial Ombudsman Service, Exchange Tower, London E14 9SR, by telephone: 08000 234 567 (free for people phoning from a fixed line) or 0300 123 9 123 (free for mobile phone users who pay a monthly charge for calls to numbers starting 01 or 02), or by email: complaint.info@financial-ombudsman.org.uk

Making a complaint to the Financial Ombudsman Service does not affect **Your** rights under this **COMPLETE WHEEL** insurance.

The above complaints procedure is in addition to **Your** statutory rights as a consumer. For further information about **Your** statutory rights contact **Your** local authority Trading Standards Service or Citizens Advice Bureau.

11. TRANSFERRING YOUR COVER

If **You** sell **Your Vehicle** during the **Period of Cover**, **You** may transfer the benefits of this **COMPLETE WHEEL** insurance to the new owner of **Your Vehicle**, provided that **You** sell **Your Vehicle** privately and not through a garage, motor trader, auctioneers or similar company.

The transfer will be subject to a £35 administration fee and the **Administrator's** approval.

The fee will be returned to **You** in the event the transfer is not accepted.

12. DATA PROTECTION ACT 1998

We record and hold data in accordance with the Data Protection Act 1998 and follow strict security procedures in the storage and disclosure of information provided to prevent unauthorized access or loss of such information. **We** may find it necessary to pass data to other firms or businesses that supply products and services associated with this **COMPLETE WHEEL** insurance cover.

Further, by accessing and updating various databases **We** may share information with other firms and public bodies, including the police, in order to substantiate information and prevent or detect fraud. If false or inaccurate information is provided and fraud is suspected this fact will be recorded and the information will be available to other organisations that have access to the databases. Details of databases accessed or contributed to are available on request.

13. COMPENSATION SCHEME

Qudos Insurance A/S is covered under the Forsikrings Garantifond and this is **Your** first point of claim for financial compensation in the event of **Our** financial failure.

You may also be entitled to compensation under the Financial Services Compensation Scheme. This provides compensation in case any of its members are unable, in specified circumstances, to meet any valid claims under their policies. Under this scheme 90% of the total claim will be met.

Compensation is only available to commercial customers in limited circumstances.

Further information can be obtained from the Insurer, or from the Financial Services Compensation Scheme at the following address:

Financial Services Compensation Scheme, 10th Floor, Beaufort House, 15 St Botolph Street, London, EC3A 7QU, telephone: 0800 678 1100 or 0207 741 4100.